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Camas Calientes: Housing Adjustments and Barriers to Social and Economic Adaptation Among Georgia's Rural Latinos*

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ABSTRACT We examined conditions among Latinos in rural Georgia, using Morris and Winter's (1978) model for housing adjustment and adaptation, in order to develop a framework for extending the segmented assimilation model into the literature on residential assimilation. Morris and Winter's model is predicated on the notion that persons who suffer from multiple normative deficits will deviate from housing norms. We argue that significant deviations from housing norms may lead to delayed incorporation or, at worst, downward assimilation. Using unstructured interviews with key informants and focus groups with Latino residents in four rural counties, we find that Latino immigrants in rural Georgia aspire to live in housing conditions typically identified with American housing norms; however, due to lack of income, legal status, and other deficits, they cannot. In short, the results of our study offer support for Morris and Winter's theory and suggest that the housing stock available to Latino migrants in rural Georgia may impede incorporation to other areas of American life.

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The influx of Latinos to the southeastern United States in the 1990s offers a unique opportunity to examine the incorporation of recent immigrants into new receiving states. This is important because, for new immigrants in traditional destinations, incorporation is facilitated by the presence of longer-term and second-generation immigrants who can serve as advisors and work as political advocates (Portes and Stepick 1993; Waldinger 1996). For new Latino immigrants in emerging gateway states such as North Carolina, Arkansas and Georgia, however, the transition to American life is likely different, since these immigrants have fewer established ethnic resources to draw upon. In short, these new migration flows offer the possibility of reexamining how Latino immigrants make the adjustment from life in their home countries to life in the United States.

One key area of incorporation is in housing, and sociologists and geographers have increasingly looked at factors such as residential segregation and home ownership in assessing how well immigrants have adjusted to their new society (Alba, Logan and Stults 2000; Xie and Goyette 1997). This housing adjustment process is broadly referred to as *residential assimilation*, and it is assumed that the process occurs over time and across generations (Alba, Logan and Stults 2000; Betancur 1996; Jargowsky 1996).¹ A more immediate question is how will housing conditions *now* likely affect the long-term incorporation of immigrants?

Morris and Winter (1975; 1978) offer a framework for understanding U.S. housing norms and the typical responses of families who lack the resources to meet these norms. While not specifically designed to examine the housing patterns of immigrants, Morris and Winter's theory of housing adjustment (discussed below) is particularly useful in the study of immigrant incorporation for two reasons: 1) it allows for the examination of the *processes* of residential assimilation, and 2) it usefully extends the segmented assimilation model.

¹ While it is common to equate *residential assimilation* with *spatial assimilation*, the two terms are not synonymous. Spatial assimilation refers only to the geographic dispersal of groups, while residential assimilation refers to range of indicators of immigrant incorporation related to place of residence. In this paper we are concerned only with one facet of residential assimilation: housing quality.

Segmented assimilation theory recognizes that immigrant incorporation in the United States does not necessarily result in acculturation and absorption into the white middle class. Another possible and more likely outcome for some groups is downward assimilation resulting in permanent poverty. Immigrants living in poor housing conditions—especially conditions associated with disadvantaged minorities—risk the permanent underclass identification of their group and the resultant outcomes of such labeling (Portes and Zhou 1993; Zhou 1997).

Portes and Zhou (1993:83) acknowledge that housing is one key factor in segmented assimilation, but we find no work that examines this link explicitly. Using qualitative data obtained from recent Latino immigrants to Georgia, we extend the segmented assimilation literature by posing three key questions. Do recent Latino immigrants to Georgia aspire to American housing norms? Faced with normative housing deficits, do Latinos make adjustments consistent with those posited by Morris and Winter? Are the deficient housing conditions available to Latinos in rural Georgia limiting their incorporation into society in a way that points to potential downward assimilation in the future?

A Theory of Housing Adjustment

Upon arrival at a new destination, invariably the first step for a migrant is to find shelter. Housing is the basic shelter where essential activities take place to satisfy the needs for sleeping, eating, grooming, entertaining, and other activities. In Utopia, all housing would be safe, decent and affordable. However, as we will show later, many Latino immigrants in Georgia have housing that does not meet American norms. Consequently, Latinos adapt and adjust to the available housing, regardless of satisfaction levels.

According to Morris and Winter (1978), Americans (regardless of race or class) hold housing norms for space, tenure, structure type, quality, expenditures and neighborhood. They specify that U.S. housing norms are widely held and fairly constant, despite the considerable diversity in actual housing conditions in this country. They are quite specific in noting that the houses people live in may vary markedly from the houses people want to live in and, “the fact that many families do not conform to a given cultural norm may not

be used scientifically as evidence that the norm does not apply to them" (Morris and Winter 1975:81).

Space norms cover family and dwelling size. While only one kitchen and one living room are "necessary," regardless of family size, the number of bedrooms varies depending on the age and sex of household members (Morris and Winter 1975). Since 1960, the U.S. government has defined overcrowding as more than one person per room (PPR), although most Americans would probably want more space than that (Myers, Baer and Choi 1996).

Tenure norms favor homeownership over renting. While it is permissible for low income, young, or single-parent families to rent, when a family has school-age children, homeownership is expected. Similarly, *structure type norms* prescribe that a family shall live in a single-family detached dwelling. In rural areas, detached dwellings are particularly expected.

Expenditure norms include all dwelling-related costs such as insurance, taxes, rent or mortgage payment and utilities. A rule of thumb presently used dictates that these housing costs should not exceed thirty percent of the monthly household gross income (Myers, Baer and Choi 1996).

Quality and neighborhood norms are more ambiguous, but should be consistent with the socioeconomic status of the family (Morris and Winter 1975). Neighborhood norms also suggest a good degree of homogeneity with regard to ethnic background. Neighborhood norms call for attractive infrastructure and access to good schools, services and transportation.

Although Morris and Winter (1975) argue that it is housing conditions rather than norms that vary across groups, it seems reasonable for immigrants to hold housing norms that are different. Immigrants from developing countries might find housing that many Americans consider substandard to be favorable to those found in their home country. In this paper, however, we argue that recent Latin American immigrants are not satisfied with their current housing conditions: conditions they refer to as *camas calientes* (warm beds).

Camas calientes is pejorative slang for overcrowded housing conditions. Specifically, it refers to homes that are so overcrowded that people must sleep in shifts, and the mattresses never get cold. More generally, *camas calientes* is indicative of

Latino immigrants' dissatisfaction with their current housing and desire for living conditions closer to the American housing norms.

Meeting the norms. One of the benefits of using Morris and Winter's (1978 and Morris, Crull and Winter 1976) framework is that, in the development of their theory, much attention is paid to minorities, particularly groups with low socioeconomic status. Lack of economic resources can create a gap between actual housing conditions and those required by the norms. This gap produces a "normative housing deficit." If a deficit is salient (which depends on the importance that a family places on the perceived housing deficit), it creates a "propensity" (i.e., desire) to move (Morris, Crull and Winter 1976).

Whether the propensity to move results in relocation (or some other adjustment, such as remodeling) depends on the ability to overcome constraints that prevent families from engaging in adjustment behavior. Many Latinos in the South struggle to meet basic needs (Table 4, discussed later in this paper, shows that median family income for Latinos is well below the national average); therefore, they are unable to move despite a marked desire to do so.

The concept of constraints is essential to Morris and Winter's (1978) theory. There are three types of constraints. *Intra-familial constraints* include the level of problem solving skills and the ability to achieve consensus. *Satisfaction constraints* relate to attractive features of the current dwelling that family members are unwilling to forego. *Extra-familial constraints* include race, sex of the householder, social class, income, supply of housing and access to credit factors that limit housing adjustment.

The inability to overcome constraints in housing adjustment is an especially interesting concept when applied to theories of immigrant incorporation because it is inexorably linked to barriers. In rejecting the straight-line assimilation theory, some sociologists point out that some groups face multiple barriers such as dark skin color, unmarketable skills, and poor reception contexts that preclude their eventually becoming "undifferentiated Americans" (see Alba and Nee 1997). An alternative model, segmented assimilation, assumes that immigrants facing multiple barriers will undergo downward assimilation and gain permanent underclass status (Portes and Zhou 1993). Interestingly, Morris and Winter's (1978) discussion of multiple deficits allude to the structural barriers that

lead to segmented assimilation, although their model predates the latter concept.

The problem of barriers is exacerbated when immigrant behaviors become associated with the behaviors of the underclass (Alba and Nee 1997). For example, when immigrants take jobs commonly thought of as “black” jobs (agricultural work in the South, for example), their ability for upward mobility diminishes. It is the unfortunate condition in our society that the immigrant groups who have distanced themselves from African Americans have been the most successful (DeWind and Kasinitz 1997). History suggests that living in ghetto neighborhoods in houses typically inhabited only by impoverished African Americans—and being unable to leave those houses—may have long-term consequences (Wilson 1996).

Latinos in Georgia

According to Census 2000 (Census Bureau 2000), in the last decade, the U.S. Latino population grew 58 percent, bringing the total Latino population to over 35 million. In the southern U.S. alone, the Latino population grew to about 11.6 million, with rampant growth occurring in states that had few Latino residents in the past. Of the states experiencing the most growth, Georgia is third (behind Arkansas and North Carolina), with a 300 percent increase in ten years. Of the fifty states, Georgia now ranks eleventh in total Latino population size with more than 435,000 Latino residents.²

Previous research (Atiles and Bohon 2002; Guthey 2001; Zuniga and Hernandez-Leon 2001) suggests that the influx of Latinos to Georgia occurred after 1994. Consequently, what looks like an unprecedented ten-year change in the Latino population is more likely an astonishing five- or six-year change and growth is expected to continue.

Most of the growth is due to immigration. The transformation of Georgia to an immigrant-receiving state can be primarily attributed to excellent economic conditions that created a demand

² All demographic data is taken from the 2000 Census Summary File 1 (Census Bureau 2000). Data released at the time of this writing is considered preliminary by the Census Bureau and may be subject to later adjustments.

Table 1. County Characteristics: Colquitt, Hall, Liberty, and Whitfield Counties, 2000.

County	Primary Latino- employing industry	Total population	Percent Latino (number)
Colquitt	Agriculture	42,053	10.8% (4,554)
Hall	Poultry	139,277	19.6% (27,242)
Liberty	Military	61,610	8.2% (5,022)
Whitfield	Textiles	83,525	22.1% (18,419)

Source: Census Bureau 2000. Summary File 1.

for workers in low-paying, low-skilled jobs. Labor shortages were particularly apparent in the poultry, carpet, and farm industries in the early- and mid-1990s. The 1996 Atlanta Olympics coupled with massive in-migration from other states also created an increased demand for workers in construction and landscaping (Atilas and Bohon 2002).

Data and Methods

To examine housing adaptation among rural Latino immigrants, we conducted a two-year, qualitative study in four Georgia counties: Colquitt, Hall, Liberty, and Whitfield. These counties were selected because these non-metropolitan areas had the largest Latino populations as of the 1990 Census (Census Bureau 1990) (data collection began prior to the 2000 Census). Despite the fact that counties were selected purely by population size, these sites are geographically dispersed across the state and represent diverse economic conditions. Table 1 summarizes the characteristics of our study sites.

Whitfield County in northwest Georgia is one of the world's major producers of carpets. Dalton, the county seat, is a company town where mill owners continue to live in the community and the local economy is intrinsically interwoven with the fortunes of the carpet industry. The textile mills in Whitfield pay starting wages between \$9-\$12 an hour, and most Latinos work in the carpet industry. There are, however, many Latino-owned businesses, including a Spanish-language newspaper. Latinos now make up more than 22 percent of the county's total population (Census Bureau 2000).

Hall County in the northeast is a major poultry producer, but it also offers a range of economic opportunities outside of poultry. The development of multi-million dollar housing communities around Lake Lanier in the county's center has raised the demand for construction and landscape workers. Hall County is also home to hundreds of Latino-owned small businesses. The more than 27,000 Latinos there comprise almost 20 percent of that county's total population (Census Bureau 2000).

Colquitt County in the southern part of the state is typical of the small, agricultural counties found in the rural south. The climatic conditions in the county allow for the growth of over one hundred different crops including cotton, tobacco, eggplant, and peppers. The four growing seasons insure an almost constant demand for agricultural workers. While some of the Latino immigrants in this county are migrant workers, there are many permanently settled Latino families also living in the county. There are few Latino-owned businesses, but Latinos in Colquitt make up about 11 percent of the county (Census Bureau 2000).

Finally, Liberty County in the southeast is a rural, agricultural county that also houses a military base. Consequently, many of the Latinos in this county are military personnel or their spouses. Liberty County is the most economically depressed of the four counties studied, and a good number of Latinos here commute to other places (especially Savannah) to find work. Like Colquitt, there are only a handful of Latino-owned businesses. Latinos comprise eight percent of the county's population.

In this study's first phase, we conducted hour-long, in-depth, semi-structured interviews with key informants in each county using McCracken's (1988) "long interview" format. This format is based on a four-step method of inquiry that incorporates: 1) a review of literature, 2) a review on the researcher's own cultural familiarity with the subject, which helps with the preparation of the questionnaire and interview guide, 3) the questionnaire construction (including open-ended questions), and 4) the discovery of analytic categories. This method proved to be efficient, productive, stream-lined and helped with quality control in writing up the findings.

Key informants included community members who frequently interface with the Latino population in their county. Family

and Consumer Sciences (FACS) County Extension Agents in the four sites identified the key informants. In all, 53 key informants—at least ten in each county—were interviewed between March and December of 2000. These informants represented a variety of governmental and private interests including social workers, religious leaders, attorneys, police officers, county agents, educators, and health workers. Twenty-one of the key informants were male and 32 were female. About one-fifth were Latino/a. All informants were interviewed at their places of work.

We also conducted eight focus groups (two in each county) in Spanish with Latino residents between March 2000 and May 2001. The use of focus groups in conjunction with long interviews is a commonly used qualitative research design as it allows for the verification and elaboration of the information received from the key informants (Morgan 1988; 1996). Focus group participants were identified by key informants and recruited by FACS agents. Most of the key informants recommended Latinos that they served in their agencies, although some participants also invited friends to come with them. FACS agents invited Latinos they knew in the community, as well. Participants included 40 men and 36 women aged 19 to 65 who were currently living in Georgia, regardless of their legal residency. Most focus group participants were Mexican, but about a fourth was from other parts of Latin America (including Puerto Rico and Cuba). Some focus groups also included Spanish-speaking U.S.-born Mexican-Americans originally from California, Georgia, Michigan, New York and Texas, although there was no more than one at each group.

Most focus group participants were homemakers, farmers or poultry workers, but, overall, they represented a broad range of occupations including educators, factory and construction workers, pastors, restaurant workers, administrators, social workers, physicians, and civil servants. Many participants had only a primary school education, but at least twenty percent had attended college.

Native Spanish-speaking moderators conducted focus groups in facilities that Latinos frequented. We used two moderators (one male and one female) who were trained extensively in conducting focus groups. In the moderator training, we particularly stressed *standardization*. Standardization (asking the same questions to each group) is important because when focus groups are asked

the same questions, it is possible to obtain a high level of comparability across groups (Morgan 1996).

In each county, groups were conducted separately for men and women, but in two instances, we also conducted mixed-gender groups. Same sex sampling (called *segmentation*) offers two basic advantages: 1) it allows for data comparisons by demographic groups (in this case, sex) and 2) it facilitates more comfortable discussion among participants (Morgan 1996). We actually noticed no difference between our same-sex and mixed-sex groups; thus, our analysis contains no gender comparisons.

All groups were encouraged to talk freely about their housing needs, problems, and aspirations. Because some of the respondents appeared to be undocumented (we did not ask), focus group participants were instructed that they did not have to offer personal information. They were instructed, instead, to comment on what they had observed among Latinos in their community. Despite these instructions, all gave personal accounts of their own experiences in Georgia.

Our research design included a combination of methods including long interviews, focus groups, and Census data (Summary Files 1 and 3) (Census Bureau 2000). Census data were used to verify the information received from the primary respondents and to describe people and housing conditions in the counties.

Before conducting key informant interviews, we generated general questions about housing issues from newspaper articles published in Georgia. At the time of our study, so little information was available on Latinos in Georgia that generating questions from scholarly publications was nearly impossible. We also relied on the housing expertise of the (Latino) lead author and the immigration expertise of the second author, drawing heavily from our own research.

During the open interviews, key informants were asked to talk about the housing needs and problems of their clientele.³ These interviews were recorded and transcribed. From these transcripts, we identified themes using repeated scrutiny. This method of

³ Key informants and focus groups were actually asked about a range of social conditions, of which housing was just one. However, as lack of affordable housing emerged as a key social problem faced by Latinos in Georgia, it is the focus of this work.

identification has advantages over ETHNOGRAPH or similar computer-aided programs because it allowed for greater scrutiny of the interviews as a whole (especially since interviews were conducted in two languages). Simmons (1996) has discussed the advantages of repeated scrutiny in analyzing focus group data.

The themes identified using this process included those directly related to housing such as availability of affordable housing, quality of housing, location of residence vis-à-vis place of work, landlord tenant relationships, and indoor air quality. We also identified themes indirectly related to housing such as transportation, health, language barriers, crime, consumer fraud, and schooling.

The themes identified from the long interviews were used to prepare guiding questions for the focus groups. As in the long interviews, we recorded and transcribed focus group sessions. In the resulting analysis presented here, we selected only those themes identified by the key informants that were verified by all eight of the focus groups.

Results

The economic boom in the 1990s resulted in a flourishing housing industry in the urban areas and the expansion of such urban areas into traditionally rural counties (Atilas et al. 2001). Furthermore, rural areas with amenities such as lakes and mountains saw considerable new growth in vacation and retirement housing. Because housing construction on rural land requires intensive labor, it has created a shortage of construction workers exacerbated by the demand for workers in construction-related industries such as landscaping, textiles, furniture, and carpet manufacturing. Latinos came en masse to meet these demands (Atilas and Bohon 2002).

Because of this infusion of needed workers, contractors were able to build many high priced new housing units. However, in spite of the availability of many new homes, there remains a shortage of affordable housing for the workforce, particularly housing priced at or below \$87,000.⁴ While Georgia's housing

⁴ Only 10 percent of Georgia's workforce could afford the average sales price of a new home. Households earning \$30,000 annually could only afford home sales prices around \$86,800, that is, assuming a 20 percent down payment (Atilas et al. 2001).

stock increased 24 percent between 1990 and 2000, the median home value was \$117,470—a price considerably out of reach for most of the workforce (Atilas et al. 2001). Few in the construction and auxiliary workforce can afford this housing. Consequently, in each of the four rural counties we studied, many Latinos were relegated to the lowest quality housing stock available. Most Latinos rent and tend to live in pre-1970s manufactured homes and dilapidated apartments (Atilas and Bohon 2002).

Both employers and their Latino employees were concerned with housing conditions, according to our interviews, and it appears that high housing costs, rather than low wages, contribute to this affordable housing deficit. While the Latino influx into Georgia is, for the most part, in response to the proliferation of low wage jobs, the wages of these jobs are not so low as to preclude home ownership, if more homes on the market were available for under \$87,000. In fact, in Whitfield County, wages are quite high, and even agricultural workers in Colquitt County make more than minimum wage. Furthermore, according to our informants, some employers have attempted to assist their workforce by providing homebuyer education programs at the job site and facilitating access to home financing programs.

Nonetheless, work conditions may indirectly contribute to poor living conditions. Because Latinos in low-skilled jobs tend to work long hours, they have little time available to look for better housing or learn new skills that would aid in finding new residences. As one focus group respondent remarked in Spanish, “I went to a free English school, but I had to quit because I did not have enough time...you know, with work and all.” At the time of this writing, he and many of our focus group participants, remain unable to speak more than rudimentary English. One participant expressed the general sentiment expressed in all of our groups that, “If I spoke better English, I might know about some good [housing] deals.”

Our first-hand examination of Latino housing in Georgia⁵, coupled with the reports of our respondents, offer evidence that many Latinos in rural Georgia live in dwellings that deviate from

⁵ At least one key informant in each county gave us an informal tour of the places in their county where many Latinos live. In some instances we were able to enter homes.

several American housing norms. There was considerable agreement on this and other points between both the informants and the focus group participants about Latino immigrant housing in the state.

First, Latinos, especially those who come without families, rarely meet *space norms*. Others live in overcrowded conditions in apartments or manufactured homes. Even for families, it is quite common for several to double up in a small housing unit. One key informant, a social worker, noted:

The majority of our clients live in homes where there are two, three, four families in a two-bedroom house, and maybe a couple of single people live there, too. The homes are in very poor condition.

The problem seems particularly pronounced for men, according to our key informants. One English Speakers of Other Languages (ESOL) administrator who does home visits for her job commented:

Many Latino men in this area live in crowded apartments. Sometimes you find four or six men per room. We call this *camas calientes* because they take turns sleeping and the beds are always warm.

Focus group participants (who were both familiar with and amused by the term *camas calientes*) confirmed that such living conditions are common among men, particularly single men. While Morris and Winter (1978) are primarily concerned with space norms for families, they acknowledge that more space is usually needed for individuals. That is, spouses often share a bedroom, and it is acceptable at least for small children of the same sex to do likewise; however, others would need more space—perhaps one bedroom per person. Those sharing the *camas calientes* clearly violate that norm.

A review of the 2000 Census data supports our qualitative findings. Table 2 shows the average size of households in the county and contrasts them with the average size of Latino households. The contrast is quite striking. While about three people, on

Table 2. Average Household Size.

Average household size	County			
	Colquitt	Hall	Liberty	Whitfield
Total population	2.63	2.89	2.93	2.82
Latino population	4.34	5.16	3.25	4.61

Source: Census Bureau 2000. Summary File 1.

average, comprise the households in the counties, four or more people live in Latino households, with the exception of Liberty County, where a sizeable number of Latinos live in military housing. In each county, the average number of people living in a household was about two persons more for Latinos, with the biggest differences found in Hall County (the county with the most Latinos). One reason for the pronounced difference in Hall County may be that it is the only one of our study sites where respondents reported a shortage of rental units. While Morris and Winter (1975) caution that what people actually do does not define norms, the fact that our respondents spoke so negatively about their crowded conditions suggests that their crowded conditions did not meet their desires.

The problem of overcrowding is both cultural and economic. On the one hand, larger Latino families require larger houses to meet space norms, but such housing is rarely available at an affordable price. As one focus group participant noted:

We have problems even when trying to rent a house . . . There is no house that can take our large families. A four-bedroom rental home costs about \$700 a month. [Rental homes are] too expensive and they are in very bad condition.

On the other hand, the lack of affordable housing necessitates doubling and tripling up in a home. One Mexican woman lamented, "Housing is so expensive that in some cases two families have to put their money together to buy one house for both families." She went on to say that it would be better if families could afford their own homes—a sentiment echoed by the other respondents. This sentiment underscores Morris and Winter's (1978)

Table 3. Percent of Population in Occupied Housing Units by Tenure Type.

Tenure type	County			
	Colquitt	Hall	Liberty	Whitfield
Owner occupied				
<i>Total population</i>	66%	69%	50%	66%
<i>Black population</i>	43%	48%	49%	43%
<i>Latino population</i>	36%	37%	35%	34%
Renter occupied				
<i>Total population</i>	34%	31%	50%	34%
<i>Black population</i>	57%	52%	52%	57%
<i>Latino population</i>	64%	63%	65%	66%

Source: Census Bureau 2000. Summary File 1.

assertion that the norm for families is their own, detached, dwelling.

Tenure norms are typically unmet by Latinos families with school-age children (the group to which these norms apply most strongly). These families often rent mobile homes, apartments, and dilapidated houses in rural areas. Most of the Latinos in the four counties we studied are young—about ten years younger, on average, than the total population (Census Bureau 2000)—and are single. Since, according to Morris and Winter (1978), the norm for young, single adults is to live in rental units, therefore our counties' young, single Latinos are more likely to meet tenure norms.

Nonetheless, the Latinos we interviewed commonly expressed a preference for owning, rather than renting. As one male respondent explained, "Trailers are in bad condition but [they] are what we can afford. We live there with other families and friends."

Table 3 shows housing tenure for Latinos compared to blacks and the entire population. Nationally, homeownership rates among minorities are at 49 percent (Census Bureau 2003), compared to a homeownership rate of 68 percent for all households. Clearly, the Latinos in our counties fall far below both the national and minority rates (about 13 percent lower than the minority rate, on average). Furthermore, about twice as many Latino households are renter occupied than for the total population in each of the counties, except for Liberty County. Latinos also rent at a rate much greater than blacks.

Structure type norms prescribe that American families should rent or own single-family detached dwellings. In many cases, Latino families attempt to meet this norm by renting or purchasing manufactured homes. To what extent living in manufactured housing is normative remains debatable, due to the socioeconomic stigma often associated with manufactured home living. Generally, however, single and childless Latinos deviate from the structure-type norm and live in multifamily units.

Like many of the poor in our society, housing *expenditure norms* (i.e., housing costs equal to thirty percent of gross household income) are impossible to meet. One key informant remarked, "Housing is a problem. Demand far exceeds [what is] offer[ed]. Latinos cannot afford to buy." Most Latinos indicated that housing was very expensive in their communities and that the housing that was considered more affordable was in deplorable condition. However, even in the worst housing, Latinos are often charged weekly, by the head for rent. According to the amounts reported by our respondents, these weekly charges add up to more than would typically be paid for modest rental housing. As one Latino man noted:

The landlords take advantage of us, particularly if you live in a mobile home. The homes have holes in the floor, have no heating or air and they charge us \$150 to \$170 a week for rent. [The landlords] take advantage of us because of our need. There is little we can do [in our neighborhood] since the landlord is also the sheriff.

According to the Census Bureau, Latino home owners in our counties do not exceed the thirty percent mark for housing, but it is difficult to determine this on a family level, since so many families double up in their homes. Available Census data also cannot convey if the housing costs for Latinos are reasonable given the quality of the housing stock. This is an important concern, since consumer fraud and predatory lending is not rare in Georgia, and perpetrators often target newcomers (Atiles and Bohon 2002). Consequently, some homeowners may be spending too much of their income for housing. Overcharging by mortgage companies was the most common unscrupulous practice according to our respondents.

One focus group respondent noted, "There are mortgage companies that charge more and higher fees to Latinos."

The problem is exacerbated by new immigrants' inability to speak or read English. One minister we interviewed cited many instances of housing fraud that his church has attempted to address. He summarized the problem, saying:

Because many Latinos don't speak English they go to Latino real estate agents to find a home. Sometimes these agents take advantage of their own [people]. There is no information in Spanish readily available to Latinos, so they are at a disadvantage. In addition, [Latinos] tend to be shy when it comes to taking the initiative to go to a bank and ask for a loan. So it is not odd to find that about eighty percent of the Latinos here rent a place.

The most horrifying tale we heard was of a family that bought a home only to discover that they had closed on a house they had never seen. The house they thought they had purchased was not the house they had, indeed, acquired. Their new home was deteriorated and of a lesser value than the one they thought they were purchasing.

Quality norms "would seem to involve subjective orientations to essentially subjective matters" (Morris and Winter 1975). However, the expression of dissatisfaction is generally an indicator of a quality norm deficit (Morris, Crull and Winter 1976). Generally, dissatisfaction with housing quality occurs when families live in homes not commensurate with their economic success (Morris and Winter 1978). While recent Latino immigrants to Georgia are often poor, wages, even among farm workers, exceed minimum wage.⁶ So while Latinos are not always the poorest members of the community, they live in the worst homes as evidenced in Table 4.

⁶ H2A workers are guaranteed a federally mandated wage of at least \$6.80 an hour, but, because workers are paid on a piece-rate, many make considerably more. Carpet mill workers make, on average, more than \$10 per hour, and poultry workers generally make at least \$7 per hour. Women, who are more likely to be in service sector jobs, tend to make less than men (Atilas and Bohon 2002). [H2A is a non-immigrant visa for a temporary agricultural worker. The H2A labor certification program was created

Table 4 shows that in Colquitt and Hall Counties, median household income for Latinos is higher than for blacks, while in Liberty and Whitfield Counties, median household income for Latinos is not much lower than that of blacks. However, the difference in crowding between the two groups is quite large. In most places, the percent of crowded homes inhabited by Latinos is at least six times greater than that of blacks. The exception is in Liberty County, probably due to the availability of military housing. In other words, the quality of the housing (at least in terms of size) in which many Latino immigrants live is not commensurate with their income, compared to African Americans. Furthermore, the evidence from these Census data demonstrates that many Latinos live in conditions that far exceed government guidelines for crowding.

While no quantitative evidence is currently available to show that the housing stock for Latinos is significantly degraded, the considerable amount of crowding suggests that an undue burden is being placed on structures probably not designed to handle so many people. For example, a septic tank in a two-bedroom home may not be able to handle the waste load of six or seven adults showering or using toilet facilities daily. Consequently, it is likely that many Latinos are living in unsafe and unsanitary conditions that are not desirable to them or their neighbors. Our focus group respondents and key informants confirmed that such problems were occurring in their counties.

One key respondent, a fireman, told a story of going to a house fire in a trailer park primarily inhabited by Latinos. The fire was started because tenants had electrified their own rented housing units by stringing wires from a nearby electrical pole to their trailers. When putting out the fire, he also noticed that children were playing in the backyard in pools created by broken sewer pipes. This respondent expressed anger that the landlord who owned the trailer park would rent homes without electricity and with inadequate sewer systems, but he conjectured that most of the residents of the park were unaware of their rights as tenants.

The problem of dilapidated housing conditions, exacerbated by the unwillingness of landlords to perform basic maintenance

⁶ (contd.) as a means for agricultural employers who anticipate a shortage of domestic workers to bring non-immigrant foreign workers to the United States.]

Table 4. Black and Latino Income and Housing Conditions in Selected Counties, 2000.

	Colquitt		Hall		Liberty		Whitfield	
	Latino	Black	Latino	Black	Latino	Black	Latino	Black
Median Household Income, 1999	23,854	19,275	37,218	29,533	30,230	31,376	33,155	33,239
Percent of over-crowded housing units*	42%	7%	57%	8%	15%	7%	56%	5.4%

Source: Census Bureau. 2000. Summary File 3

*Overcrowded housing units are defined as those whose occupancy exceeds 1.01 persons per room.

was a common story. A key informant from a social service agency noted:

[Latinos] keep their homes the best they can, but the services might be lacking because the landlords do not fix them. I visited a home that had no hot water during the winter...People just come from other countries and do not know. Landlords take months to fix something, and when they do...they fix them the cheap way. Apartments and homes in general are rented out dirty. People have to clean them themselves when they move in. A lot of the homes do not have a central heater or air conditioner, and the families have to buy one when they move in. Their babies are getting sick more. They get colds or dehydration.

The problem is exacerbated by immigrant status, particularly for the undocumented. One focus group participant noted:

Rental houses here are in very bad condition and the landlords don't fix anything. [The landlords know that] it is also very difficult to rent because

[other] landlords ask for too many papers, like social security and credit history.

Another complained, "Our trailer park doesn't even offer trash containers for garbage. We have to take our trash in our cars and dispose of it somewhere."

Neighborhood norms are also rarely met in areas where Latinos tend to concentrate. They often lack access to transportation, schools, health, or other social services, and basic infrastructure such as sewer or adequate septic systems are sometimes lacking. A respondent working for a school illustrated this by saying:

A few [Latinos] live in trailers. The conditions are not good, but they do the best they can. Poverty is the main issue. They move from one place to another to try to better their living conditions, but do not know the impact this had on their children's education. As they move, children's schools must change. Children get upset.

Morris and Winter (1975) argue that families respond to salient deficits through residential mobility, residential adaptation, or family adaptation. However, they acknowledge that continuing dissatisfaction is another possible outcome. Overall Latinos in rural Georgia have been limited in their response to residential deficits; dissatisfaction is mostly their response. While some have been able to save enough money to buy a home (typically a manufactured home), most Latinos tend to change their residential norms to adapt to the housing available to them.⁷

One Mexican woman noted, "I think that ideally we need a three bedroom home that won't cost more than \$700 a month to buy. But the interests are too high for us and they abuse [us] because we do not have papers." Her comments were echoed by another respondent who said, "Ideally a house should have at least three bedrooms and two floors with the bedrooms upstairs. They should be available at the right price."

⁷ Morris and Winter (1978) call this *normative family adaptation*.

Inability to respond to normative housing deficits is created by constraints (Morris and Winter 1978). An important set of constraints among the Latino population in rural Georgia is *intra-familial constraints*. Many of the Latino respondents lacked formal education and possessed very low literacy levels in both English and Spanish.⁸ Without adequate language skills, many Latinos are unaware of the affordable housing opportunities in their county (if, indeed, there are any).

Likewise, the separation from an extended family support system that comes from immigration (Atiles and Bohon 2002) restricts the number of roles that can be assigned to family members to help resolve a housing deficit. The effectiveness and overall performance of the family as a unit is thus affected. Even when Latino children growing up bilingual take on the role of mediators and interpreters for their parents, the housing deficit may still be unresolved, since young children often lack adequate access to community information and are unlikely to suggest housing options to their parents.

While the housing stock available for Latinos in rural Georgia rarely meets American housing norms, it could be argued that immigrants have different norms. Morris and Winter (1978) argue that residents who perceive their housing to be attractive have *satisfaction constraints* and are generally less willing to pursue normative housing. It seems reasonable that Latino immigrants may be quite satisfied with the housing stock that others consider "deviant," since housing conditions in the sending areas are generally poorer than those found in the United States. The suggestion, *a priori*, is that satisfaction constraints account for the non-normative dwellings that house many of Georgia's rural Latinos.

Our findings suggest otherwise. Most of the respondents complained that better housing was not available to them in their new communities. Most expressed a desire to own three-bedroom, detached homes in nice neighborhoods. They specifically expressed dissatisfaction with the quality, size, and location of their current housing stock. If Morris and Winter (1978) are correct, then, Latino immigrants' willingness to live in substandard housing stems, not

⁸ In the most extreme cases, some indigenous Guatemalans had low levels of Spanish fluency in addition to their inability to read or write either Spanish or English.

from satisfaction, but from the presence of other constraints that condemn them (at least in the short-run) to dilapidated dwellings.

Overall, the presence of *extra-familial constraints* appears as the most salient factor in blocking Latino access to better housing. The main factors cited by our respondents as barriers to access to normative housing were inadequate income, lack of Spanish-language and low-literacy information, the low supply of affordable and sanitary housing, citizenship requirements for most affordable housing programs, and lack of access to home financing or credit. Like many of the poor, low-income Latinos are constrained by their resources, but the problem is exacerbated for those who do not have fluent English-language skills or are illiterate.⁹ Immigrant Latinos may be unaware of better, low-cost housing options since they may not be privy to the same information networks that other low-income residents have access to. Furthermore, they may be unable to read classified ads and know about less expensive housing or be aware that they might qualify for housing assistance.¹⁰ Those who are undocumented are particularly constrained, as they must balance housing choices with fear of deportation. The most reputable landlords are also likely to be those who ask for the most information including credit and work references. Undocumented workers may avoid these housing providers for obvious reasons.

In rural areas, the lack of suitable housing is also complicated by the lack of public transportation. Latinos who do not have personal transportation must find housing that is close to their work or close to someone who is willing to share a car (Atilas and Bohon 2002). Ideally, this housing would also be close to frequented places such as grocery stores, laundromats, health services and churches. Because access to informal transportation networks is so critical, this also limits housing options for rural Latinos.

⁹ We acknowledge that we have included English-language fluency as both an intra-familial and extra-familial constraint. We do this because language fluency affects both internal and external processes. The importance of this factor in both sets of constraints illustrates how pervasively language acts as a barrier to adaptation.

¹⁰ Furthermore, new immigration and welfare reform laws bar documented immigrants from access to many public assistance programs in the first three years of residency.

Conclusions

Morris and Winter's (1975) theory of family housing adjustment suggests that Americans have expectations regarding the type, size, and quality of good housing and a preference for homeownership. Our research indicates that this is also true for recent immigrants arriving in rural Georgia from Latin America. The key informants we interviewed unanimously concurred that Latinos overwhelmingly tended to live in dilapidated housing stock in the poorest areas in the county. Our Latino respondents expressed enormous dissatisfaction with their current housing situations, even though many live in homes they describe as typically better than those found in Latin America. Those who described an ideal home described single family, detached, owner occupied houses, with enough bedrooms for all of the children. This description coincides precisely with what Morris and Winter (1978) describe as American housing norms.

Morris and Winter argue that persons with normative housing deficits will exhibit a propensity to move (Morris and Winter 1978) or will make housing or family adaptations (Morris and Winter 1975). Those faced with excessive constraints will sacrifice housing norms altogether and exhibit dissatisfaction (Morris and Winter 1978). Our study illustrates the latter. Latinos in rural Georgia who live in non-normative housing are dissatisfied but are constrained by intra- and extra-familial factors that make moving or renovation impossible. They also lack the economic wherewithal to make family adaptations such as asking an extended family member to move out.

The respondents in our study clearly expressed the desire to own their own homes, live in less crowded conditions, and reside in neighborhoods that better reflected their income levels. On the other hand, structural constraints and human capital deficits such as lack of sufficient income, lack of legal documentation (in some cases), lack of affordable housing, poor English language skills, and lack of knowledge regarding available housing programs prohibited our respondents from meeting their housing norms or making other adaptations. If these conditions persist, it does not bode well for the future of recent immigrants.

The theory of segmented assimilation (Portes and Zhou 1993) suggests that certain immigrants face downward mobility as

they are incorporated into American society. While it is early to say with certainty what will happen to our respondents, their typical housing situations suggest that downward assimilation may be in their future. Because many of Georgia's Latinos reside in the community's "left-over" housing, they are ghettoized (Li 1998). In fact, in each of the four counties, informants were able to identify a single area invariably labeled "Little Mexico" that houses many Latino immigrant families (and few others). Wilson (1996) has shown that people living in ghetto housing are often stigmatized and have difficulties improving their economic fortunes. If Georgia's Latinos cannot leave their current homes, their futures may be compromised.

The inability to quickly overcome the constraints that impede the resolution of normative housing deficits, in turn, may affect economic adaptation certainly in the short run, but also possibly in the long run. Deviation from norms is likely to affect the way Latinos are adapting to their new society and community and the perception of this group by native-born residents as underclass. Segregated housing in poor neighborhoods may be limiting English-language acquisition, educational options for children, employment opportunities, and access to social services (see Atilas and Bohon 2002). Successful adaptation to society by Latinos will require a closer look at the economic and social structural constraints that prevent their access to housing that meets American norms.

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